

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION**

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor(s) filed a petition under chapter 7 of the United States Bankruptcy Code on 11/18/2009. The undersigned trustee was appointed on 11/18/2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor(s) as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$3,537.53

4. The trustee realized gross receipts of \$3,537.53

Funds were disbursed in the following amounts:

Administrative expenses	<u>\$0.00</u>
Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$426.38</u>
Payments to the debtor(s)	<u>\$0.00</u>
Leaving a balance on hand of ¹	\$3,111.15

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of additional interest

6. The deadline for filing claims in this case was 04/02/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$777.79. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$777.79, for a total compensation of \$777.79. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$66.14, for total expenses of \$66.14.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/26/2010

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No.: 09-43710-SPS
Case Name: METZGAR, GISELA
For the Period Ending: 7/26/2010

Case 09-35726 Doc 33 Filed 07/26/2010 04:02:2010
Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 11/18/2009 (f)
§3:11(a) Meeting Date: 12/30/2009
Claims Bar Date: 04/02/2010

ASSET CASES

Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=§ 554(a) abandon. DA=§ 554(c) abandon.	Sales/Funds Received by the Estate	5 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Cash		\$40.00	\$0.00	DA	\$0.00
2	Checking Account No TCF Bank . 287-501-8181		\$50.00	\$0.00	DA	\$0.00
3	Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1 Checking account TCF Bank no. 187-063-768 in ban		\$192.00	\$0.00	DA	\$0.00
4	Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1 Savings Account TCF Bank No. 9867776015 - joint		\$203.00	\$0.00	DA	\$0.00
5	Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1 Living Room, Bedroom, Kitchen Furniture, Compute		\$1,500.00	\$0.00	DA	\$0.00
6	Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1 Clothing		\$750.00	\$0.00	DA	\$0.00
7	Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1 Metropolitan Life provided by Hollymatic Corp. G		\$0.00	\$0.00	DA	\$0.00
8	Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1 Putnum Hollymatic benefit plan -- 401K defined i		\$49,806.00	\$0.00	DA	\$0.00
9	Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1 2001 Hundai Tiburon		\$2,450.00	\$435.00	DA	\$0.00
10	Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1 2003 Hyundai Sonata LX		\$2,550.00	\$150.00	DA	\$0.00
11	Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1 Federal Tax Refund	(u)	\$0.00	\$3,076.48		\$3,537.00
INT	Interest Earned	(u)	Unknown	Unknown		\$0.53

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

09-43710-SPS
MEITZGAR, GISELA

Case No.:
Case Name:
For the Period Ending:

Trustee Name:
David Leibowitz
11/18/2009 (f)
Date Filed (f) or Converted (c):
§3-11(a) Meeting Date:
12/30/2009
Claims Bar Date:
04/02/2010

1		2		3		4		5		6	
Asset Description (Scheduled and Unscheduled (u) Property)		Petition/ Unscheduled Value		Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)		Property Abandoned OA=§ 554(a) abandon. DA=§ 554(c) abandon.		Sales/Funds Received by the Estate		Asset Fully Administered (FA)/ Gross Value of Remaining Assets	
TOTALS (Excluding unknown value)				\$57,541.00		\$3,661.48		\$3,537.53		\$0.00	

Major Activities affecting case closing:
Tax Intercept

Initial Projected Date Of Final Report (TFR):
12/30/2010

Current Projected Date Of Final Report (TFR):
12/30/2010

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-43710-SPS
 Case Name: METZGAR, GISELA
 Primary Taxpayer ID #: ****-**7438
 Co-Debtor Taxpayer ID #:
 For Period Beginning: 11/18/2009
 For Period Ending: 7/26/2010

Transaction Date	Check Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/06/2010		Wire in from JPMorgan Chase Bank, N.A. account ****-**5465	Wire in from JPMorgan Chase Bank, N.A. account *****-**5465	9999-000	\$3,110.66		\$3,110.66
04/30/2010	(INT)	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	\$0.14		\$3,110.84
05/28/2010	(INT)	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	\$0.19		\$3,110.99
06/25/2010	(INT)	Bank of New York Mellon	Interest	1270-000	\$0.13		\$3,111.12
06/25/2010		Sterling Bank	Transfer Funds	9999-000		\$3,111.12	
TOTALS:							
Less: Bank transfers/CDs							
Subtotal							
Less: Payments to debtors							
Net							

For the period of 11/18/2009 to 7/26/2010

Total Compensable Receipts: \$0.46
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$0.46
 Total Internal/Transfer Receipts: \$3,110.66

Total Compensable Disbursements: \$0.00
 Total Non-Compensable Disbursements: \$0.00
 Total Comp/Non Comp Disbursements: \$0.00
 Total Internal/Transfer Disbursements: \$3,111.12

For the entire history of the account between 04/06/2010 to 7/26/2010

Total Compensable Receipts: \$0.46
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$0.46
 Total Internal/Transfer Receipts: \$3,110.66

Total Compensable Disbursements: \$0.00
 Total Non-Compensable Disbursements: \$0.00
 Total Comp/Non Comp Disbursements: \$0.00
 Total Internal/Transfer Disbursements: \$3,111.12

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-43710-SPS
 Case Name: METZGAR, GISELA

Primary Taxpayer ID #: *****7438Co-Debtor Taxpayer ID #: For Period Beginning: 11/18/2009For Period Ending: 7/26/2010

Transaction Date	Check Ref. #	Paid to/ Received From	Description of Transaction	4	5	6	7
				Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/23/2010	(11)	United States Treasury		1224-000	\$3,537.00		\$3,537.00
03/26/2010	1001	Gisela Metzgar	Portion due to Debtor from Tax Refund - No Exemptions were claimed	8500-002		\$426.38	\$3,110.62
03/31/2010	(INT)	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	\$0.02		\$3,110.62
04/06/2010		Wire out to BNYM account ****5465	Wire out to BNYM account ****5465	9999-000	(\$3,110.66)		
04/06/2010	(INT)	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	\$0.02		

TOTALS:

Less: Bank transfers/CDs
 Subtotal
 Less: Payments to debtors
 Net

426.38	\$426.38
(3,110.66)	\$0.00
\$3,537.04	\$426.38
\$0.00	\$0.00
\$3,537.04	\$426.38

For the period of 11/18/2009 to 7/26/2010

Total Compensable Receipts: \$3,537.04
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$3,537.04
 Total Internal/Transfer Receipts: (\$3,110.66)

Total Compensable Disbursements: \$0.00
 Total Non-Compensable Disbursements: \$426.38
 Total Comp/Non Comp Disbursements: \$426.38
 Total Internal/Transfer Disbursements: \$0.00

For the entire history of the account between 03/23/2010 to 7/26/2010

Total Compensable Receipts: \$3,537.04
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$3,537.04
 Total Internal/Transfer Receipts: (\$3,110.66)

Total Compensable Disbursements: \$0.00
 Total Non-Compensable Disbursements: \$426.38
 Total Comp/Non Comp Disbursements: \$426.38
 Total Internal/Transfer Disbursements: \$0.00

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

09-43710-SPS
METZGAR, GISELA

7438

09-43710-SPS
METZGAR, GISELA
*****7438

Case No.	Primary Taxpayer ID #:
Case Name:	Co-Debtor Taxpayer ID #:
	For Period Beginning:
	For Period Ending:

1	2	3	4	5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Disbursement \$	Balance
6/25/2010		Bank of New York Mellon	Transfer Funds	9999-000	\$3,111.12	\$3,111.12
6/30/2010	(INT)	Sterling Bank	Interest Earned For June	1270-000	\$0.03	\$3,111.12
TOTALS:				\$3,111.15	\$0.00	\$3,111.15
Less: Bank transfers/CDs				\$3,111.12	\$0.00	
Subtotal				\$0.03	\$0.00	
Less: Payments to debtors				\$0.00	\$0.00	
Net				\$0.03	\$0.00	

For the period of 11/18/2009 to 7/26/2010

Total Compensable Receipts:
Total Non-Compensable Receipts:
Total Comp/Non Comp Receipts:
Total Internal/Transfer Receipts:

Total Compensable Disbursements:
Total Non-Compensable Disbursements:
Total Comp/Non Comp Disbursements:
Total Internal/Transfer Disbursements:

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
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Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 06/25/2010 to 7/26/2010

Total Compensable Receipts:	\$0.03
Total Non-Compensable Receipts:	\$0.00
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Total Comp/Non Comp Receipts:	\$0.03
Total Internal/Transfer Receipts:	\$3,111.12

\$0.00

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No.	09-43710-SPS		
Case Name:	METZGAR, GISELA		
Primary Taxpayer ID #:	*****7438		
Co-Debtor Taxpayer ID #:			
For Period Beginning:	11/18/2009		
For Period Ending:	7/26/2010		
Transaction Date	Check Ref. #	Paid to/ Received From	Description of Transaction
1	2	3	4

TOTAL - ALL ACCOUNTS				NET DEPOSITS	DISBURSE	NET ACCOUNTS BALANCES	
				\$3,537.53	\$426.38	\$3,111.12	

For the period of 11/18/2009 to 7/26/2010

Total Compensable Receipts:	\$3,537.53
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,537.53
Total Internal/Transfer Receipts:	\$3,111.12
Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$426.38
Total Comp/Non Comp Disbursements:	\$426.38
Total Internal/Transfer Disbursements:	\$3,111.12

For the entire history of the case between 11/18/2009 to 7/26/2010

Total Compensable Receipts:	\$3,537.53
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,537.53
Total Internal/Transfer Receipts:	\$3,111.12
Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$426.38
Total Comp/Non Comp Disbursements:	\$426.38
Total Internal/Transfer Disbursements:	\$3,111.12

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 09-43710-SPS
Case Name: GISELA METZGAR
Trustee Name: David P. Leibowitz

Claims of secured creditors will be paid as follows: NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee, DAVID P. LEIBOWITZ	\$777.79	\$66.14

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$45,470.79 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.0%.

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Proposed Amount
1	American Express Centurion Bank	\$2,788.83	\$139.06
2	Chase Bank USA, N.A.	\$10,960.52	\$546.50
3	American Express Bank, FSB	\$22,630.75	\$1,128.39
4	Chase Bank USA,N.A	\$1,702.06	\$84.87
5	CANDICA L.L.C.	\$2,999.13	\$149.54
6	Fia Card Services, NA/Bank of America	\$4,389.50	\$218.86

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0%.

Tardily filed general (unsecured) claims are as follows: NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0%.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

The amount of surplus returned to the debtor(s) after payment of all claims and interest is \$0.00.